Debtor 1							•		
Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA  United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA  Official Form 106J  Schedule J: Your Expenses  12/11  Bescribe Tour Household  I. is this a joint case?  No. Go to line 2.  Yes. Do bos Debtor 2 live in a separate household?  In the same of the same	Fill	in this informa	ition to identify yo	our case:					
A supplement showing postpetition chapter (13 expenses as of the following distretuning postpetition chapter (13 expenses as of the following distretuning postpetition chapter (13 expenses as of the following distretuning postpetition)	Deb	otor 1	Estella Mack	Chambe	ers		Che		
Sposes, if fillings	Dob	otor 2						•	ving poetpotition chapter
Case number   16-11944   (It known)    Schedule J: Your Expenses   12/11    Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (If known). Answer every question.  Patt != Describe Your Household    Is this a joint case?    No. Go to line 2.    Yes. Debtor 2 live in a separate household?    No    Do not list Dettor 1 and   Yes.    Do you have dependents?   No    Do not list Dettor 1 and   Yes.    Do not state the dependents names.    Do not state the dependents names.    Do you have dependents?   No    Do not state the dependents names.    Do you appears of people other than yourself and your dependent   No    Yes   Yes    No									
Official Form 106J Schedule J: Your Expenses  12/1:  Be as complete and accurate as possible if two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Answer every question.	Unit	ted States Bankr	ruptcy Court for the	: EASTE	RN DISTRICT OF PENNS	YLVANIA		MM / DD / YYYY	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Ratt   Describe Your Household		<u></u>	6-11944						
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No. Go to line 2.	Be info nur	as complete a complete	and accurate as nore space is ne n). Answer ever	s possible. eded, atta ry question	If two married people are				or supplying correct
Ves. Does Debtor 2 live in a separate household?   No   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.   Do you have dependents?				iloia					
No				in a separa	ate household?				
Do not list Debtor 1 and		□N	lo			for Separate House	ehold of Deb	tor 2.	
Do not list Debtor 1 and	2.	Do vou have	e dependents?	■ No					
dependents names.   Yes   No   No   Yes   Yes   No   Yes		Do not list D	•	_				•	
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:		Do not state	the						□ No
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 83.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. \$ 0.000		dependents	names.						
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expenses of people other than yourself and your dependents?    Part 2:	2	De veur evr		_					☐ Yes
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the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 629.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues	Est exp	imate your ex penses as of a	kpenses as of ye	our bankrı	uptcy filing date unless y				
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4d. \$ 629.00	the	value of sucl	h assistance an		-	•		Your exp	enses
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4. \$ 629.00  4a. \$ 83.00  4b. \$ 0.00  4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00	(Oil	ilciai FOIIII 10	Юі.)					Tour oxp	
4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  4d. \$  83.00  0.00  4d. \$  0.00	4.				_	nclude first mortgag	e 4. \$	S	629.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00  0.00		If not includ	ded in line 4:						
<ul> <li>4b. Property, homeowner's, or renter's insurance</li> <li>4c. Home maintenance, repair, and upkeep expenses</li> <li>4d. Homeowner's association or condominium dues</li> <li>4d. \$</li> <li>0.00</li> <li>4d. \$</li> </ul>		4a. Real e	estate taxes				4a. \$	3	83.00
4d. Homeowner's association or condominium dues 4d. \$ 0.00		4b. Prope	erty, homeowner's				4b. §	5	
			-						
	5.					me equity loans			

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Deb	tor 1	Estella N	lack Chambers		case numb	per (if known)	16-11944		
6.	Utilit	ies:							
٥.	6a.		heat, natural gas		6a.	\$	49.65		
	6b.	Water, sev	ver, garbage collection		6b.	\$	342.00		
	6c.	Telephone	e, cell phone, Internet, satellite, and cable	services	6c.	\$	150.00		
	6d.	Other. Spe	ecify:		6d.	\$	0.00		
7.	Food	and hous	ekeeping supplies			\$	1,000.00		
8.	Child	dcare and d	hildren's education costs		8.	\$	0.00		
9.	Cloth	hing, laund	ry, and dry cleaning		9.	\$	85.00		
10.	Pers	onal care p	roducts and services		10.	\$	100.00		
11.	Medi	ical and de	ntal expenses		11.	\$	150.00		
12.	Tran	sportation.	Include gas, maintenance, bus or train fa	are.					
			ar payments.		12.	·	0.00		
13.			clubs, recreation, newspapers, magaz	ines, and books	13.	\$	40.00		
14.	Char	ritable cont	ributions and religious donations		14.	\$	0.00		
15.		rance.							
			surance deducted from your pay or inclu	ded in lines 4 or 20.	45-	Φ.	0.00		
		Life insura			15a.	·	0.00		
		Health ins			15b.		0.00		
		Vehicle in:			15c.	·	261.00		
			rance. Specify:		15d.	\$	0.00		
16.			clude taxes deducted from your pay or in	cluded in lines 4 or 20.	40	Φ	0.00		
17	Spec	•	ease payments:		16.	<b>&gt;</b>	0.00		
17.			ease payments: ents for Vehicle 1		17a.	¢	0.00		
			ents for Vehicle 2		17a. 17b.	*	0.00		
		Other. Spe	oifu:		17b.	·	0.00		
		Other. Spe	-		- 17d.		0.00		
1Ω			of alimony, maintenance, and support	that you did not report as	174.	Ψ	0.00		
10.			your pay on line 5, <i>Schedule I, Your In</i>		18.	\$	0.00		
19.			s you make to support others who do i			\$	0.00		
	Spec	cify:	•	·	19.				
20.	Othe	r real prop	erty expenses not included in lines 4 c	or 5 of this form or on Schedu	ule I: Yo	ur Income.			
	20a.	Mortgages	on other property		20a.	\$	0.00		
	20b.	Real estat	e taxes		20b.	\$	0.00		
	20c.	Property, I	nomeowner's, or renter's insurance		20c.	\$	0.00		
	20d.	Maintenar	ce, repair, and upkeep expenses		20d.	\$	0.00		
	20e.	Homeown	er's association or condominium dues		20e.	\$	0.00		
21.	Othe	r: Specify:			21.	+\$	0.00		
00	0-1-				_				
22.			monthly expenses			œ.	0.000.05		
		Add lines 4	3	frame Official Forms 400 LO		\$ *	2,929.65		
			2 (monthly expenses for Debtor 2), if any			Ψ			
	22c.	Add line 22	a and 22b. The result is your monthly ex	penses.		\$	2,929.65		
23	Calc	ulate vour	monthly net income.						
_0.		-	12 (your combined monthly income) from	Schedule I.	23a.	\$	2,929.00		
		23b. Copy your monthly expenses from line 22c above.				-\$	2,929.65		
	_00.	copy you.			_00.		2,020.00		
	23c.	Subtract v	our monthly expenses from your monthly	income.					
			is your monthly net income.		23c.	\$	-0.65		
			-						
24.		Do you expect an increase or decrease in your expenses within the year after you file this form?							
		For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?							
			terms of your mortgage!						
	■ N		(e						
	☐ Ye	es.	Explain here:						